

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CLARK E DALE
BETH A DALE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:12-70760 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/21/2012 and confirmed on 11/1/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,128.16
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		59,128.16

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,410.00	
Trustee Fee	2,194.07	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,604.07

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK Acct: 3144	0.00	16,441.33	0.00	16,441.33
	M & T BANK Acct: 3144	1,078.12	1,078.12	0.00	1,078.12
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 8652	11,008.66	11,008.66	4,524.92	15,533.58
					33,053.03

Priority					
	KENNETH P SEITZ ESQ Acct:	3,410.00	3,410.00	0.00	0.00
	CLARK E DALE Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	FORTIVA Acct:	399.00	399.00	35.89	434.89
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 5853	2,108.78	2,108.78	0.00	2,108.78
	ECAST SETTLEMENT CORP** Acct: 3828	2,155.38	2,155.38	0.00	2,155.38
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 6102	5,038.04	5,038.04	0.00	5,038.04
	M & T BANK Acct: 6045	2,780.27	2,780.27	0.00	2,780.27
	M & T BANK Acct: 6001	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6339	4,491.81	4,491.81	0.00	4,491.81
	M & T BANK Acct: 3356	3,461.89	3,461.89	0.00	3,461.89
	BASS & ASSOCIATES PC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct: 3828

20,471.06

TOTAL PAID TO CREDITORS

53,524.09

TOTAL

CLAIMED 0.00

PRIORITY 12,086.78

SECURED 20,435.17

Date: 09/26/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CLARK E DALE
BETH A DALE
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

Case No.:12-70760 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Clark E Dale
 Beth A Dale
 Debtors

Case No. 12-70760-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: skoz
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db/jdb Clark E Dale, Beth A Dale, 473 Rolling Stone Road, Kylertown, PA 16847
 13460900 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
 Arlington, Texas 76096)
 13450770 +GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
 13450771 +HSBC Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
 13853069 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Sep 28 2017 01:16:52 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 cr +E-mail/Text: bnc@bass-associates.com Sep 28 2017 01:16:53 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13544533 +E-mail/Text: bnc@bass-associates.com Sep 28 2017 01:16:53 Capital One, N.A.,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13450769 +E-mail/PDF: gecsedirecoverycorp.com Sep 28 2017 01:15:13 GECRB/JCP, P.O. Box 960090,
 Orlando, FL 32896-0090
 13450772 +E-mail/PDF: gecsedirecoverycorp.com Sep 28 2017 01:15:43 Lowe's/GECRB, P.O. Box 530914,
 Atlanta, GA 30353-0914
 13450774 E-mail/Text: camanagement@mtb.com Sep 28 2017 01:17:08 M & T Bank, P.O. Box 64679,
 Baltimore, MD 21264
 13450773 E-mail/Text: camanagement@mtb.com Sep 28 2017 01:17:08 M & T Bank, P.O. Box 900,
 Millsboro, DE 19966
 13458968 E-mail/Text: camanagement@mtb.com Sep 28 2017 01:17:08 M&T Bank, 1100 Wehrle Drive,
 Williamsville, New York 14221
 13450775 E-mail/Text: camanagement@mtb.com Sep 28 2017 01:17:08 M&T Bank,
 Consumer Lending Department, P.O. Box 4091, Buffalo, NY 14240
 13647292 E-mail/Text: camanagement@mtb.com Sep 28 2017 01:17:08 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 13629873 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 28 2017 01:35:35
 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
 13542249 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 28 2017 01:22:00
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
 Arlington, TX 76096)
 13464265* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit Financial Services, Inc., PO Box 183853,
 Arlington TX 76096)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: skoz
Form ID: pdf900

Page 2 of 2
Total Noticed: 17

Date Rcvd: Sep 27, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Joint Debtor Beth A Dale thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Clark E Dale thedebterasers@aol.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5